

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

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| JOAN CHARLES, Plaintiff, v. OCWEN FEDERAL BANK FSB, OCWEN FINANCIAL CORPORATION, MASSACHUSETTS PROPERTY INSURANCE UNDERWRITERS ASSOCIATION, and ONE CALL INSURANCE AGENCY, INCORPORATED, Defendants. | CIVIL ACTION NO. 04-11625-RWZ |
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**DEFENDANTS OCWEN LOAN SERVICING, LLC
AS SUCCESSOR-IN-INTEREST TO OCWEN FEDERAL BANK FSB
AND OCWEN FINANCIAL CORPORATION'S OPPOSITION TO THE
PLAINTIFF'S MOTION FOR PARTIAL SUMMARY JUDGMENT**

NOW COME the Defendants, Ocwen Loan Servicing, LLC as successor-in-interest of Ocwen Federal Bank FSB and Ocwen Financial Corporation ("Ocwen"), and respectfully submit their Opposition to the Plaintiff's Motion for Partial Summary Judgment. In support of its Opposition, Ocwen refers to and incorporates by reference the attached *Concise Statement of Material Facts in Dispute and Additional Facts which Support Denial of the Plaintiff's Motion for Partial Summary Judgment*, the attached *Memorandum of Law in Support of Ocwen Federal Bank FSB and Ocwen Financial Corporation's Motion for Partial Summary Judgment* and the exhibits attached to the Affidavit of Christopher J. DeCosta, and the Affidavit of Chomie Neil.

Respectfully submitted by,

**DEFENDANTS OCWEN LOAN SERVICING,
LLC AS SUCCESSOR-IN-INTEREST TO
OCWEN FEDERAL BANK FSB AND OCWEN
FINANCIAL CORPORATION**

By their attorneys,

/s/ Christopher J. DeCosta
Paul Michienzie, Esq. - BBO #548701
Christopher J. DeCosta, Esq. – BBO #657527
Michienzie & Sawin LLC
745 Boylston Street, 5th Floor
Boston, MA 02116

Dated: September 28, 2006

CERTIFICATE OF SERVICE

I, Christopher J. DeCosta, hereby certify that a true copy of the above document was served upon the attorney of record for each other party by U.S. mail, first class, postage pre-paid on September 28, 2006.

/s/ Christopher DeCosta

Christopher J. DeCosta